

1

# FIRST BANK OF ANYWHERE

MR. FRANK WRIGHT  
333 BLUE AVENUE  
THEREABOUTS, NY 01333

ACCOUNT NO. 5555-6666-7777-8888

TRANSACTION DATE	DESCRIPTION	AMOUNT OWED	ALTERNATIVE PAYMENT INFORMATION
3/12/2003	JACK'S DIME STORE -TOOTHBRUSH	\$1.10	HTTP:// WWW.NEEDNOTPAY.COM/ SMALLCHARGE/1.HTM
3/17/2003	KIM'S AUTO REPAIR -TRANSMISSION REPAIR	\$160.00	HTTP:// WWW.NEEDNOTPAY.COM/ BIGCHARGE/CODE=X847Q
3/17/2003	ELECTRONICS WORLD -27" TELEVISION	\$350.00	1-800-ERASEIT, CODE: 5MP6Z
3/17/2003	BILL'S GAS -7.5 GALLONS 89 OCTANE	\$10.00	1800-555-1212 X256
3/19/2003	SUE'S SPORTS -BASKETBALL	\$25.00	I AGREE TO CHANGE MY LONG DISTANCE PROVIDER TO NCI <input type="checkbox"/>

CURRENT CHARGES

\$546.10

PREVIOUS CHARGES OWED

\$123.50

FINANCE CHARGE

\$1.75

TOTAL AMOUNT OWED

\$671.35

MINIMUM DUE: \$30.00

DUE DATE: 4/30/2003

I AGREE TO REGISTER FOR 1 YEAR OF BOL  
INTERNET ACCESS ☐

MODIFIED TOTAL AMOUNT OWED: \_\_\_\_\_

MODIFIED MINIMUM DUE: \_\_\_\_\_

MODIFIED DUE DATE: \_\_\_\_\_

FIG. 1

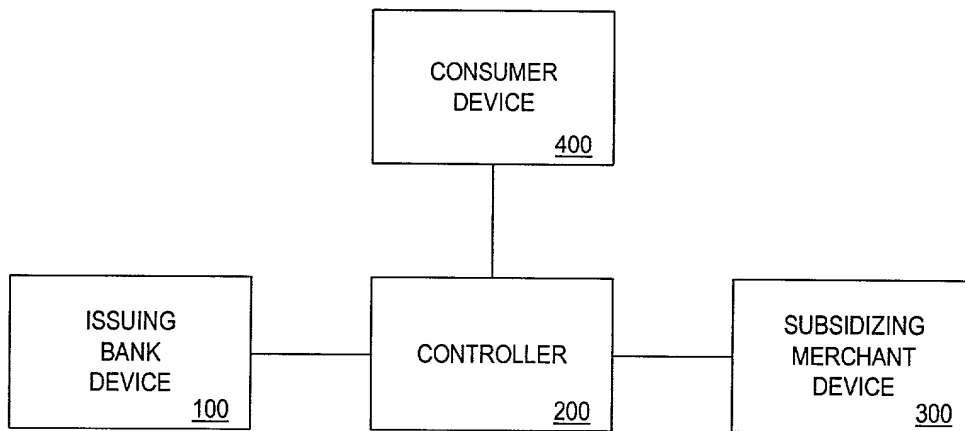


FIG. 2

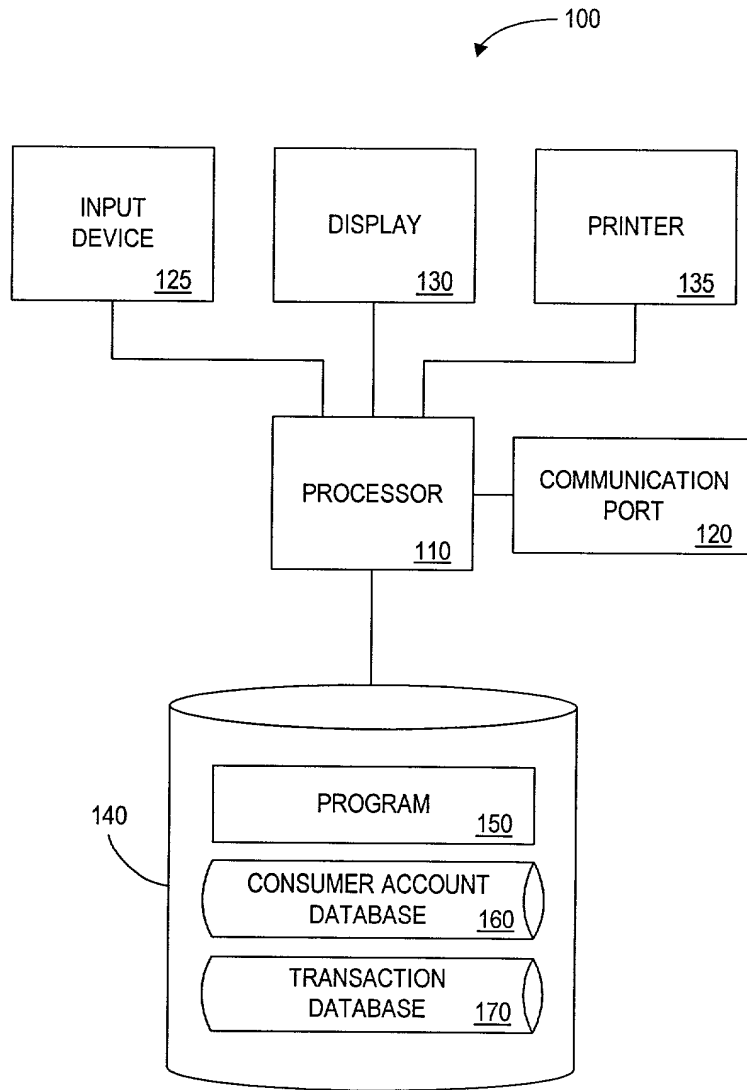


FIG. 3

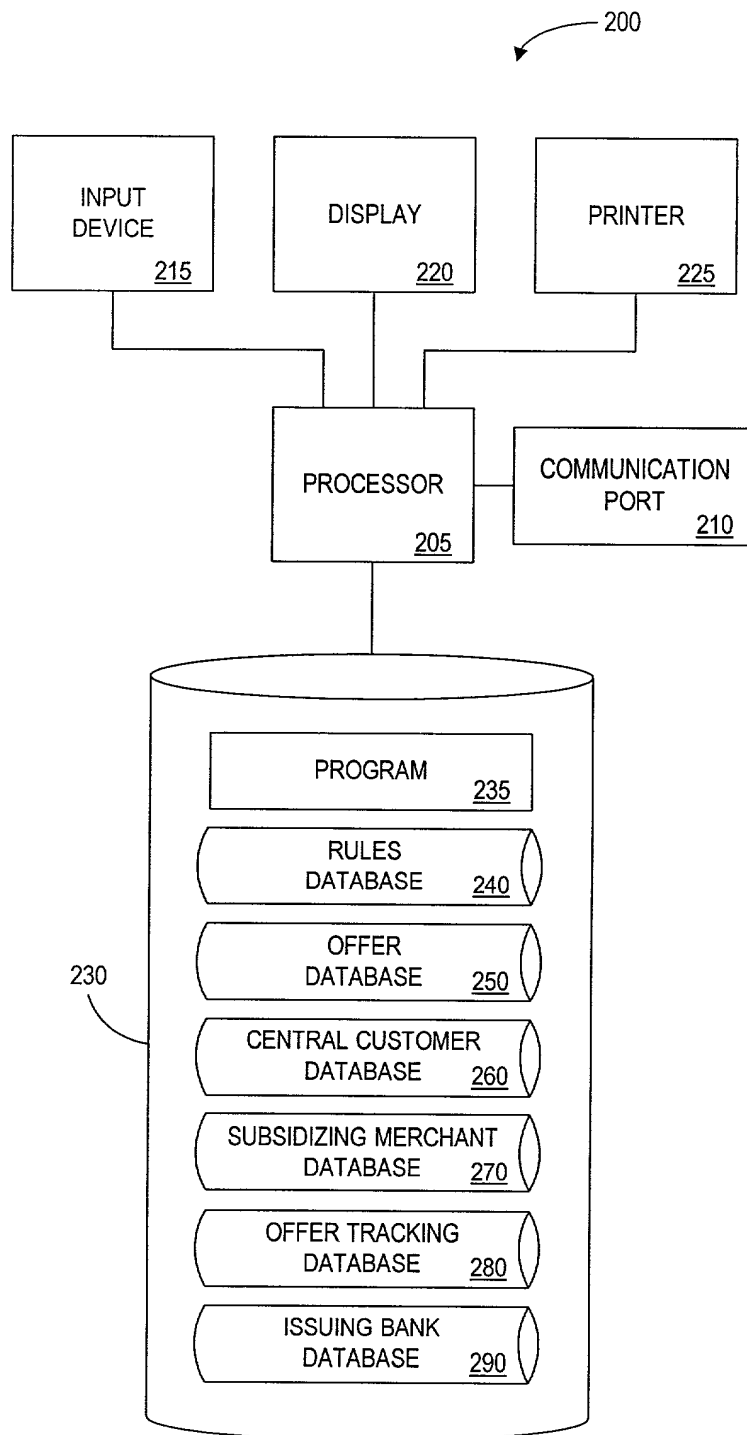


FIG. 4

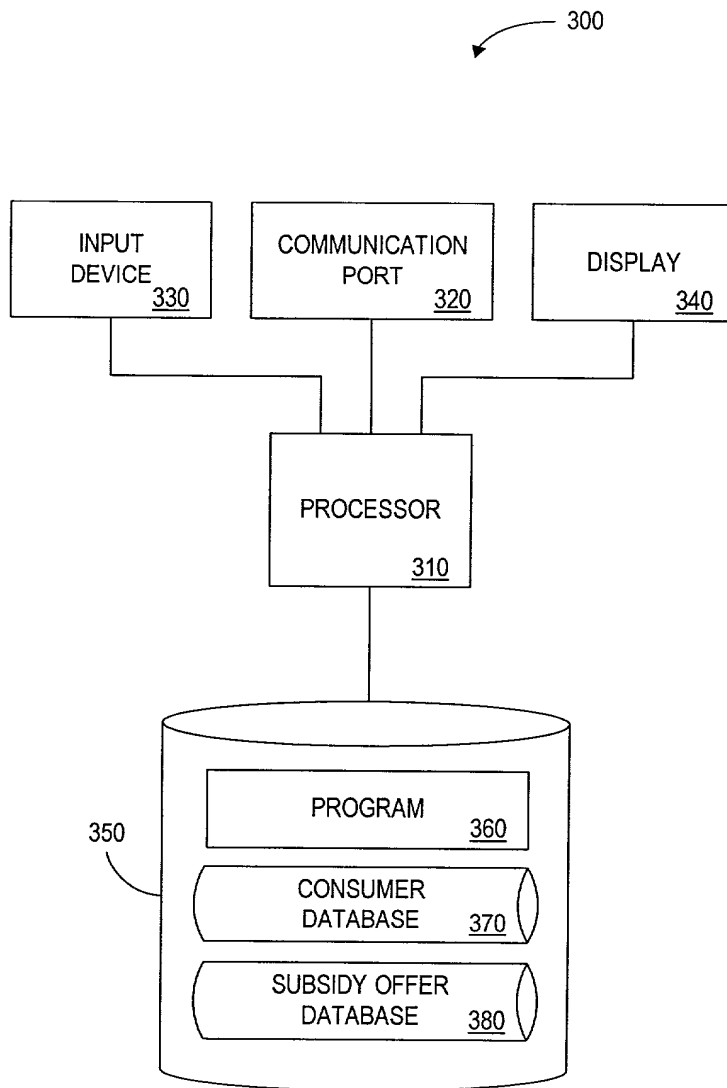


FIG. 5

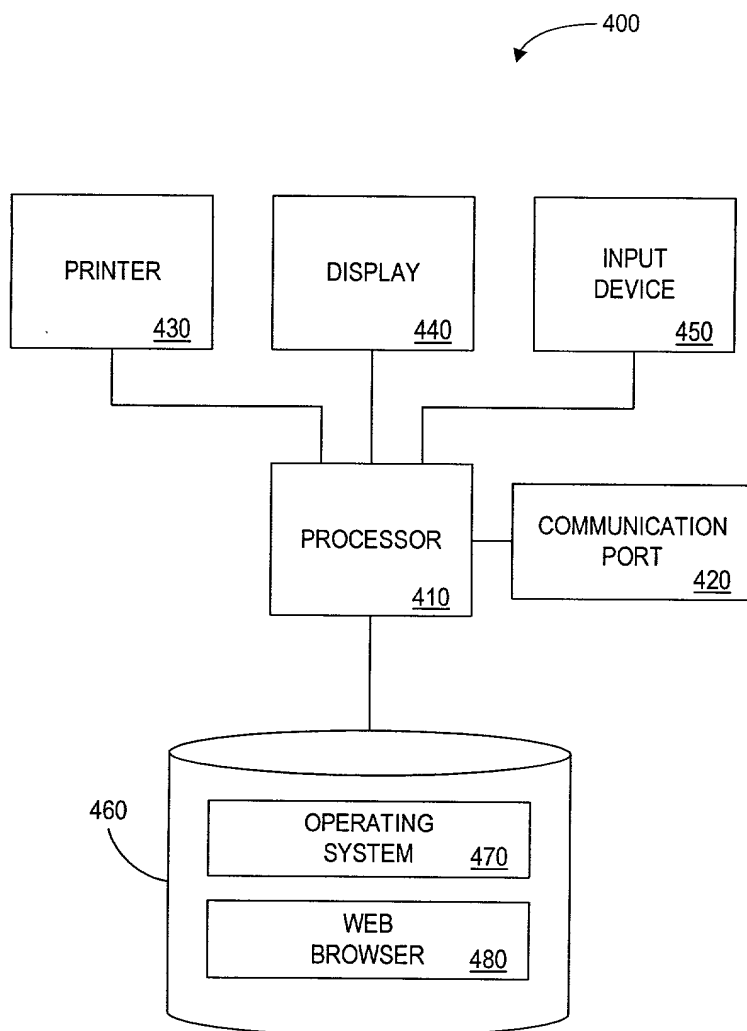


FIG. 6

160

CONSUMER IDENTIFIER <u>161</u>	NAME <u>162</u>	ADDRESS <u>163</u>	CREDIT CARD ACCOUNT NUMBER <u>164</u>	
111111B	ANTHONY WILLIAMS	111 RED ST. ANYWHERE, NY 01111	4444-3333-2222-1111	
222222B	MARY SMITH	222 WHITE RD. SOMEWHERE, NY 01222	1111-2222-3333-4444	
333333B	FRANK WRIGHT	333 BLUE AVE. THEREABOUTS, NY 01333	5555-6666-7777-8888	

	AMOUNT OWED BY CONSUMER <u>165</u>	MINIMUM AMOUNT DUE <u>166</u>	DUE DATE <u>167</u>	AMOUNT OWED BY CONTROLLER <u>168</u>
	\$34.01	\$15.00	9/15/03	\$29.95
	\$198.76	\$25.00	9/18/03	\$40.00
	\$328.99	\$30.00	9/09/03	\$0.00

FIG. 7

170

TRANSACTION IDENTIFIER <u>171</u>	CREDIT CARD ACCOUNT NUMBER <u>172</u>	TRANSACTION DESCRIPTION <u>173</u>	TRANSACTION DATE <u>174</u>	AMOUNT DUE <u>175</u>	MERCHANT IDENTIFIER <u>176</u>
333333T	4444-3333-2222-1111	MOM'S HOTEL, TWO NIGHTS	4/8/2003	\$126.54	5555M
444444T	1111-2222-3333-4444	BIG SAM'S FITNESS MEMBERSHIP	4/12/2003	\$150.00	6666M
555555T	5555-6666-7777-8888	JACK'S DIME STORE TOOTHBRUSH	3/29/2003	\$1.10	7777M

FIG. 8



240

RULE IDENTIFIER 241	AMOUNT OWED RANGE 242	TRANSACTION CATEGORY 243	MERCHANT 244	ALTERNATIVE PAYMENT INFORMATION 245
222R	\$30 - \$45	ANY	ANY	I AGREE TO REGISTER FOR 1 YEAR OF BOL INTERNET ACCESS <input type="checkbox"/>
333R	ANY	ANY	ANY	HTTP://WWW.ERASECHARGES.COM/AMOUNTOWED= [INSERTAMOUNTOWED]
444R	\$50 - \$100	ANY	SHOE SOURCE	1-800-555-1212 X256
555R	\$15 - \$25	ANY	ANY	I AGREE TO CHANGE MY LONG DISTANCE PROVIDER TO NCI <input type="checkbox"/>
666R	\$0 - \$10	ANY	ANY	HTTP://WWW.NEEDNOTPAY.COM/SMALLCHARGE/1.HTM
777R	\$0 - \$40	SPORTING OR RECREATION	THE LEISURE PLANET	HTTP://WWW.NEEDNOTPAY.COM/SMALLCHARGE/LEISUREPLANET
888R	ANY	COSMETICS	ANY	HTTP://WWW.DONTPAY.COM/ANY/COSMETICS.HTM
999R	\$50 - \$100	ANY	ANY	1-800-ERASEIT

FIG. 9

250

OFFER IDENTIFIER 251	SUBSIDIZING MERCHANT IDENTIFIER 252	BENEFIT 253	OBLIGATION 254	OFFER RULES 255
9993330	7676S	\$40	CUSTOMER MUST SWITCH TO NCI WITHIN 30 DAYS OF ACCEPTING THE OFFER	ALWAYS DISPLAY ON THE MEDIUM CHARGE WEB PAGE
7776660	9292S	AMOUNT OWED UP TO \$50	CONSUMER MUST MAKE A MINIMUM OF \$50 PURCHASE AT MAX 6TH AVENUE WITHIN 14 DAYS OF ACCEPTING THE OFFER	TRANSMIT IF THE ASSOCIATED TRANSACTION WAS A DEPARTMENT STORE PURCHASE

FIG. 10

260

CONSUMER IDENTIFIER 261	NAME 262	CREDIT CARD ACCOUNT NUMBER(S) 263	ACCEPTANCE PERCENTAGE 264	FRAUD FLAG 265
121212C	ADAM THOMAS	4545-4545-4545-4545 6767-6767-6767-6767	7%	NO
343434C	CINDY JONES	9898-9898-9898-9898	20%	NO

FIG. 11

[illegible][illegible]

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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280

ACCEPTED OFFER IDENTIFIER 281	SUBSIDY AMOUNT 282	STATUS 283
525252AO	\$30	CONSUMER HAS FULFILLED OBLIGATION, CONTROLLER PAID, ISSUING BANK PAID
858585AO	\$50	CONSUMER HAS NOT FULFILLED OBLIGATION, ISSUING BANK PAID, CONTROLLER NOT PAID

FIG. 13

290

BANK IDENTIFIER <u>291</u>	BANK NAME <u>292</u>	AMOUNT OWED TO BANK <u>293</u>
9871	FIRST BANK OF ANYWHERE	\$12,000
8761	SAVINGS BANK OF SOMEPLACE	\$23,907

FIG. 14

370

CONSUMER IDENTIFIER 371	NAME 372	ADDRESS 373	CONSUMER RATING 374	DEMOGRAPHIC INFORMATION 375
543345C	ANTHONY WILLIAMS	111 RED ST. ANYWHERE, NY 01111	9	WHITE MALE, BORN 8/6/1965, MARRIED, TWO CHILDREN
987789C	MARY SMITH	222 WHITE RD. SOMEWHERE, NY 01333	6	ASIAN FEMALE, BORN 12/8/1970, SINGLE

FIG. 15

380

SUBSIDY OFFER IDENTIFIER 382	BENEFIT 384	OBLIGATION 386	OFFER RULES 388
112233SO	\$20	CONSUMER MUST REGISTER FOR "FRIENDS AND RELATIVES" CALLING PLAN	CONSUMER MUST BE EXISTING NCI CUSTOMER AND NOT REGISTERED WITH "FRIENDS AND RELATIVES" CALLING PLAN
445566SO	\$40	CONSUMER MUST SWITCH TO NCI WITHIN 30 DAYS OF ACCEPTING THE OFFER	ALWAYS DISPLAY ON MEDIUM CHARGE WEB PAGE
778899SO	\$100	CONSUMER MUST REGISTER FOR 2 YEARS OF NCI INTERNET ACCESS	ASSOCIATE WITH PURCHASE OF PERSONAL COMPUTER

FIG. 16



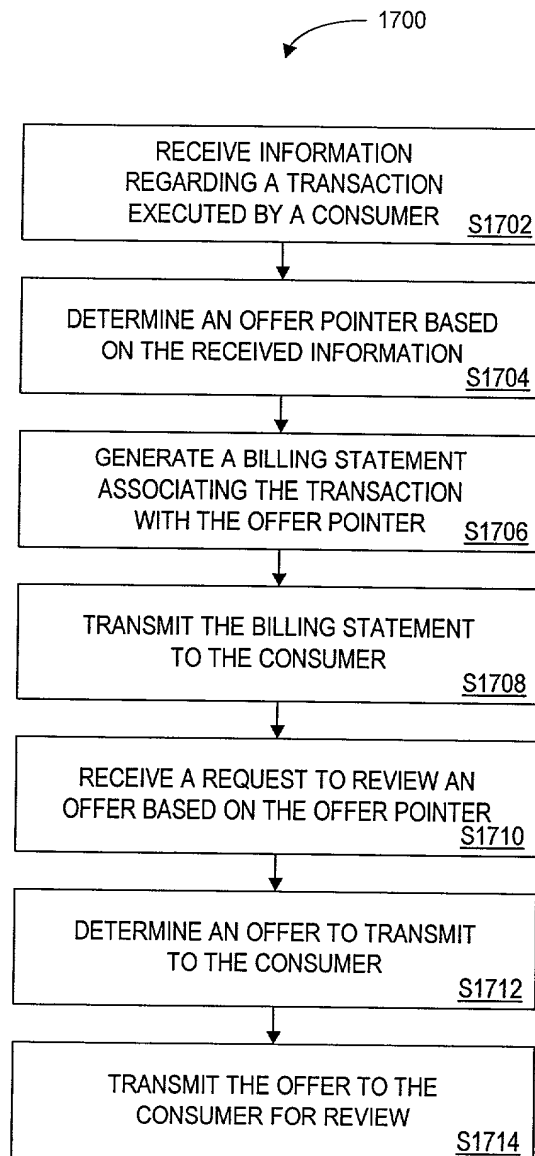


FIG. 17

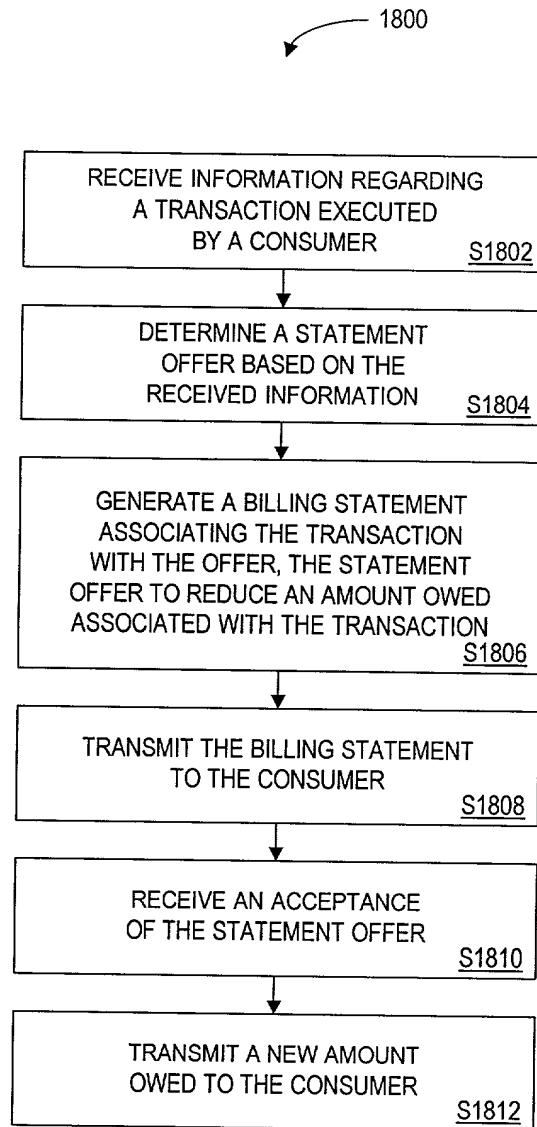


FIG. 18